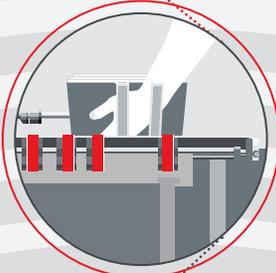




A workplace accident can put your valuable employees out of commission – and your business in jeopardy. Workers compensation coverage can provide protection for your employees, to help get them back on their feet and keep your business running smoothly.

## Here are some real-life examples of workplace accidents that can impact a small business like yours.

### More than a paper jam.



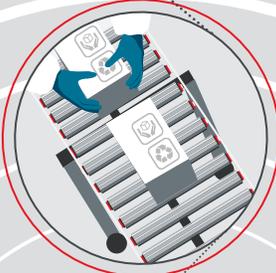
A machine operator at a packaging company notices that the copy isn't aligning correctly on the labels he is printing. While inspecting the machine, he keeps it running to help identify the problem. As he begins to make the necessary adjustments to the printer, his hand comes into contact with unguarded gears on the printing press, causing a serious hand injury that requires hospitalization and two surgeries. This, in turn, results in extended time off from work and loss of income for the employee. A workers compensation policy will help with medical bills and lost wages while the employee is unable to work. It can also provide access to trained claim professionals that will partner with the injured employee and medical providers to provide injury management strategies to ensure a smooth transition back to work.

### Not-so-sweet spot.



When a store employee notices that the supply of candy bars is running low, she proceeds to the storage room to replenish the stock. They are inconveniently located on the top shelf, so she locates a ladder and climbs up. When reaching for the box, she loses her footing and falls off the ladder. She is taken to the hospital and diagnosed with a concussion, as well as neck and arm injuries that require five months of physical therapy. The candy store owner never imagined that a simple re-stock could turn into downtime and a mountain of medical bills for a valued employee.

### Pull it. Pack it. Ship it.



A packer at a warehouse experiences a constant ache in her right shoulder after years of filling and shipping orders. Because it is making work difficult, she decides to seek medical treatment for the aggravating pain. To her surprise, she learns that she has a repetitive motion injury, and is referred to a specialist for treatment. Fortunately, the company's workers compensation policy helps with medical bills and lost wages while she is temporarily out of work. As an added benefit, the insurance company's risk control and ergonomic expertise are also available to help reduce occupational hazards that put employees at risk for long-term disorders.

### Workers Compensation



**PROTECT YOUR EMPLOYEES.  
PROTECT YOUR BUSINESS.**



**TRAVELERS**  
workers compensation  
coverage can help  
protect your employees  
and the business you've  
worked hard to build.

## Kitchen casualty.

A restaurant cook begins to prep the omelet bar for the morning breakfast rush. As he turns the burners on, a flash fire occurs and he sustains second degree burns to his arms and face. As a result, he is hospitalized for several days and is out of work for several months. A comprehensive workers compensation claim program can help simplify the process, so the patient can focus on recovery. And with a national network of experienced nurses, doctors, ergonomic professionals and pharmacists at their disposal, an injured employee can be on their feet and back to work sooner.



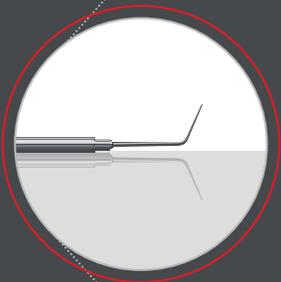
## Doggie downer.

A dog is hit by a car and the distraught pet owner rushes his faithful friend to the clinic for medical attention. Great news - the dog will survive, but he requires an operation to repair a broken leg. As the veterinary technician is administering a shot to the nervous pooch, he suddenly snaps at her. She needs a few stitches and an antibiotic prescription, but her recovery time will be significantly less than her patient's. A workers compensation policy covers medical expenses and lost wages, so the employee isn't burdened with the financial responsibility of an accident that wasn't her fault.



## A surprising sore point.

While a dental hygienist is cleaning a patient's teeth, her sleeve gets caught as she removes the dental scaler from the patient's mouth. The tool releases unexpectedly and cuts across her hand. The hygienist receives immediate medical attention, but concern lingers about whether she was exposed to pathogens such as hepatitis B, hepatitis C or HIV. An accidental needlestick or sharps injury during a patient procedure can be a frightening experience for any healthcare professional. A Travelers workers compensation policy can minimize the anxiety by reimbursing the insured employer for the reasonable cost of diagnostic blood tests for both the employee and the patient, to promptly identify potential illnesses and avoid unnecessary treatments.



## Multitasking distraction.

Paperwork review, conference calls and client meetings – it's a typical day for the busy mortgage broker. An email chirp reminds him of his next appointment, and he hurriedly rushes out of the office while simultaneously pulling up documents on his smart device. Because he is distracted, he doesn't notice that the floor just outside his office was recently mopped to clean up a coffee spill. As a result, he slips and falls. Embarrassed, he quickly gets up and walks away, hoping that no one will notice. Soon after, his left shoulder feels increasingly painful, so he goes to the emergency room and discovers that he has torn ligaments that will require additional medical attention. Fortunately, the business had the right protection to cover his workers compensation claim.



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